### MICHIGAN VEHICLE CODE (EXCERPT) Act 300 of 1949

#### 257.627 Speed limitations.

- Sec. 627. (1) A person operating a vehicle on a highway shall operate that vehicle at a careful and prudent speed not greater than nor less than is reasonable and proper, having due regard to the traffic, surface, and width of the highway and of any other condition then existing. A person shall not operate a vehicle upon a highway at a speed greater than that which will permit a stop within the assured, clear distance ahead.
- (2) Except in those instances where a lower speed is specified in this chapter or the speed is unsafe pursuant to subsection (1), it is prima facie lawful for the operator of a vehicle to operate that vehicle at a speed not exceeding the following, except when this speed would be unsafe:
  - (a) 25 miles per hour on all highways in a business district as that term is defined in section 5.
  - (b) 25 miles per hour in public parks unless a different speed is fixed and duly posted.
- (c) 25 miles per hour on all highways or parts of highways within the boundaries of land platted under the land division act, 1967 PA 288, MCL 560.101 to 560.293, or the condominium act, 1978 PA 59, MCL 559.101 to 559.276, unless a different speed is fixed and posted.
  - (d) 25 miles per hour on a highway segment with 60 or more vehicular access points within 1/2 mile.
- (e) 35 miles per hour on a highway segment with not less than 45 vehicular access points but no more than 59 vehicular access points within 1/2 mile.
- (f) 45 miles per hour on a highway segment with not less than 30 vehicular access points but no more than 44 vehicular access points within 1/2 mile.
- (3) It is prima facie unlawful for a person to exceed the speed limits prescribed in subsection (2), except as provided in section 629.
- (4) A person operating a vehicle in a mobile home park as defined in section 2 of the mobile home commission act, 1987 PA 96, MCL 125.2302, shall operate that vehicle at a careful and prudent speed, not greater than a speed that is reasonable and proper, having due regard for the traffic, surface, width of the roadway, and all other conditions existing, and not greater than a speed that permits a stop within the assured clear distance ahead. It is prima facie unlawful for the operator of a vehicle to operate that vehicle at a speed exceeding 15 miles an hour in a mobile home park as defined in section 2 of the mobile home commission act, 1987 PA 96, MCL 125.2302.
- (5) A person operating a passenger vehicle drawing another vehicle or trailer shall not exceed the posted speed limit.
- (6) Except as otherwise provided in this subsection, a person operating a truck with a gross weight of 10,000 pounds or more, a truck-tractor, a truck-tractor with a semi-trailer or trailer, or a combination of these vehicles shall not exceed a speed of 55 miles per hour on highways, streets, or freeways and shall not exceed a speed of 35 miles per hour during the period when reduced loadings are being enforced in accordance with this chapter. However, a person operating a school bus, a truck, a truck-tractor, or a truck-tractor with a semi-trailer or trailer described in this subsection shall not exceed a speed of 60 miles per hour on a freeway if the maximum speed limit on that freeway is 70 miles per hour.
- (7) Except as otherwise provided in subsection (6), a person operating a school bus shall not exceed the speed of 55 miles per hour.
- (8) The maximum rates of speeds allowed under this section are subject to the maximum rate established under section 629b.
- (9) A person operating a vehicle on a highway, when entering and passing through a work zone described in section 79d(a) where a normal lane or part of the lane of traffic has been closed due to highway construction, maintenance, or surveying activities, shall not exceed a speed of 45 miles per hour unless a different speed limit is determined for that work zone by the state transportation department, a county road commission, or a local authority, based on accepted engineering practice. The state transportation department, a county road commission, or a local authority shall post speed limit signs in each work zone described in section 79d(a) that indicate the speed limit in that work zone and shall identify that work zone with any other traffic control devices necessary to conform to the Michigan manual of uniform traffic control devices. A person shall not exceed a speed limit established under this section or a speed limit established under section 628 or 629.
- (10) Subject to subsections (1) and (2)(c), speed limits established pursuant to this section are not valid unless properly posted. In the absence of a properly posted sign, the speed limit in effect shall be the general speed limit pursuant to section 628(1).
- (11) Nothing in this section prevents the establishment of an absolute speed limit pursuant to section 628. Subject to subsection (1), an absolute speed limit established pursuant to section 628 supersedes a prima facie Rendered Friday, March 02, 2007

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speed limit established pursuant to this section.

- (12) Nothing in this section shall be construed as justification to deny a traffic and engineering investigation.
  - (13) As used in this section, "vehicular access point" means a driveway or intersecting roadway.
  - (14) A person who violates this section is responsible for a civil infraction.

**History:** 1949, Act 300, Eff. Sept. 23, 1949;—Am. 1957, Act 190, Eff. Sept. 27, 1957;—Am. 1959, Act 76, Eff. Mar. 19, 1960;—Am. 1962, Act 120, Eff. Mar. 28, 1963;—Am. 1966, Act 223, Imd. Eff. July 11, 1966;—Am. 1974, Act 28, Imd. Eff. Mar. 2, 1974;—Am. 1976, Act 190, Imd. Eff. July 8, 1976;—Am. 1978, Act 510, Eff. Aug. 1, 1979;—Am. 1986, Act 92, Eff. June 5, 1986;—Am. 1988, Act 460, Imd. Eff. Dec. 27, 1988;—Am. 1990, Act 165, Imd. Eff. July 2, 1990;—Am. 2003, Act 315, Eff. Apr. 8, 2004;—Am. 2004, Act 62, Imd. Eff. Apr. 13, 2004;—Am. 2006, Act 19, Eff. Nov. 9, 2006;—Am. 2006, Act 85, Eff. Nov. 9, 2006.

### MICHIGAN VEHICLE CODE (EXCERPT) Act 300 of 1949

# 257.628 Maximum or minimum speed limits; determination; petition by township board; speed control signs, signals, or devices; public record as evidence; violation as civil infraction; absolute speed limits.

Sec. 628. (1) If the state transportation department and the department of state police jointly determine upon the basis of an engineering and traffic investigation that the speed of vehicular traffic on a state trunk line highway is greater or less than is reasonable or safe under the conditions found to exist at an intersection or other place or upon a part of the highway, the departments acting jointly may determine and declare a reasonable and safe maximum or minimum speed limit on that state trunk line highway or intersection that shall be effective at the times determined when appropriate signs giving notice of the speed limit are erected at the intersection or other place or part of the highway. The maximum speed limit on all highways or parts of highways upon which a maximum speed limit is not otherwise fixed under this act is 55 miles per hour, which shall be known and may be referred to as the "general speed limit".

- (2) If the county road commission, the township board, and the department of state police unanimously determine upon the basis of an engineering and traffic investigation that the speed of vehicular traffic on a county highway is greater or less than is reasonable or safe under the conditions found to exist upon any part of the highway, then acting unanimously they may establish a reasonable and safe maximum or minimum speed limit on that county highway that is effective at the times determined when appropriate signs giving notice of the speed limit are erected on the highway. A township board that does not wish to continue as part of the process provided by this subsection shall notify in writing the county road commission. As used in this subsection, "county road commission" means the board of county road commissioners elected or appointed under section 6 of chapter IV of 1909 PA 283, MCL 224.6, or, in the case of a charter county with a population of 2,000,000 or more with an elected county executive that does not have a board of county road commissioners, the county executive.
- (3) If a superintendent of a school district determines that the speed of vehicular traffic on a state trunk line or county highway, which is within 1,000 feet of a school in the school district of which that person is the superintendent, is greater or less than is reasonable or safe, the officials identified in subsection (1) or (2), as appropriate, shall include the superintendent of the school district affected in acting jointly in determining and declaring a reasonable and safe maximum or minimum speed limit on that state trunk line or county highway.
- (4) In the case of a county highway of not less than 1 mile with residential lots with road frontage of 300 feet or less along either side of the highway for the length of that part of the highway that is under review for a proposed change in the speed limit, the township board may petition the county road commission or in charter counties where there is no road commission, but there is a county board of commissioners, the township board may petition the county board of commissioners for a proposed change in the speed limit. The county road commission or in charter counties where there is no road commission, but there is a county board of commissioners, the township board may petition the county board of commissioners to approve the proposed change in the speed limit without the necessity of an engineering and traffic investigation.
- (5) If upon investigation the state transportation department or county road commission and the department of state police find it in the interest of public safety, they may order the township board, or city or village officials to erect and maintain, take down, or regulate the speed control signs, signals, or devices as directed, and in default of an order the state transportation department or county road commission may cause the designated signs, signals, and devices to be erected and maintained, taken down, regulated, or controlled, in the manner previously directed, and pay for the erecting and maintenance, removal, regulation, or control of the sign, signal, or device out of the highway fund designated.
- (6) A public record of all speed control signs, signals, or devices authorized under this section shall be filed in the office of the county clerk of the county in which the highway is located, and a certified copy shall be Rendered Friday, March 02, 2007

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prima facie evidence in all courts of the issuance of the authorization. The public record with the county clerk shall not be required as prima facie evidence of authorization in the case of signs erected or placed temporarily for the control of speed or direction of traffic at points where construction, repairs, or maintenance of highways is in progress, or along a temporary alternate route established to avoid the construction, repair, or maintenance of a highway, if the signs are of uniform design approved by the state transportation department and the department of state police and clearly indicate a special control, when proved in court that the temporary traffic control sign was placed by the state transportation department or on the authority of the state transportation department and the department of state police or by the county road commission or on the authority of the county road commission, at a specified location.

- (7) A person who fails to observe an authorized speed or traffic control sign, signal, or device is responsible for a civil infraction.
- (8) Except as otherwise provided in this section, the maximum speed limit on all freeways shall be 70 miles per hour except that if the state transportation department and the department of state police jointly determine upon the basis of an engineering and traffic investigation that the speed of vehicular traffic on a freeway is greater or less than is reasonable or safe under the conditions found to exist upon a part of the freeway, the departments acting jointly may determine and declare a reasonable and safe maximum or minimum speed limit on that freeway that is not more than 70 miles per hour but not less than 55 miles per hour and that shall be effective when appropriate signs giving notice of the speed limit are erected. The minimum speed limit on all freeways is 55 miles per hour except if reduced speed is necessary for safe operation or in compliance with law or in compliance with a special permit issued by an appropriate authority.
- (9) The maximum rates of speed allowed under this section are subject to the maximum rates established under section 629b, section 627(5) to (7) for certain vehicles and vehicle combinations, and section 629(4).
- (10) Except for the general speed limit described in subsection (1), speed limits established pursuant to this section shall be known as absolute speed limits.

History: 1949, Act 300, Eff. Sept. 23, 1949;—Am. 1955, 1st Ex. Sess., Act 10, Eff. Feb. 3, 1956;—Am. 1956, Act 93, Imd. Eff. Apr. 5, 1956;—Am. 1961, Act 164, Eff. Sept. 8, 1961;—Am. 1963, Act 143, Eff. Sept. 6, 1963;—Am. 1974, Act 28, Imd. Eff. Mar. 2, 1974;
—Am. 1974, Act 162, Imd. Eff. June 23, 1974;—Am. 1978, Act 510, Eff. Aug. 1, 1979;—Am. 1979, Act 143, Imd. Eff. Nov. 8, 1979;—Am. 1987, Act 154, Eff. Dec. 1, 1987;—Am. 1988, Act 368, Imd. Eff. Dec. 21, 1988;—Am. 1996, Act 320, Imd. Eff. June 25, 1996;—Am. 2000, Act 167, Imd. Eff. June 20, 2000;—Am. 2003, Act 64, Imd. Eff. July 22, 2003;—Am. 2003, Act 65, Imd. Eff. July 22, 2003;
—Am. 2006, Act 85, Eff. Nov. 9, 2006.

**Compiler's note:** In OAG 6480, issued November 23, 1987, the Attorney General stated: "It is my opinion, therefore, that 1987 PA 154, which fixes maximum speed limit on certain state highways, becomes effective November 29, 1987."

### MICHIGAN VEHICLE CODE (EXCERPT) Act 300 of 1949

# 257.629 Prima facie speed limits; establishment; limitations; signs; civil infraction; "local authority" defined.

Sec. 629. (1) Local authorities may establish or increase the prima facie speed limits on highways under their jurisdiction subject to the following limitations:

- (a) A highway within a business district on which the prima facie speed limit is increased shall be designated a through highway at the entrance to which vehicles shall be required to stop before entering, except that where 2 of these through highways intersect, local authorities may require traffic on only 1 highway to stop before entering the intersection.
- (b) The local authorities shall place and maintain, upon all through highways in which the permissible speed is increased, adequate signs giving notice of the special regulations and shall also place and maintain upon each highway intersecting a through highway, appropriate signs which shall be reflectorized or illuminated at night.
- (c) Local authorities may establish prima facie lawful speed limits on highways outside of business districts that are consistent with the limits established in section 627(2).
- (2) The state transportation department shall establish the speed upon all trunk line highways located within cities and villages as follows:
- (a) A written copy of the authorization or determination shall be filed in the office of the county clerk of the county or counties where the highway is located and a certified copy of the authorization or determination shall be prima facie evidence in all courts of the issuance of the authorization or determination.
- (b) When the state transportation department increases the speed upon a trunk line highway as provided in this act, subject to section 627a, the state transportation department shall place and maintain upon these highways adequate signs giving notice of the permissible speed fixed by the state transportation commission.
  - (3) Local authorities are authorized to decrease the prima facie speed limits to not less than 15 miles per

hour in public parks under their jurisdiction. A decrease in the prima facie speed limits is binding when adequate signs are duly posted giving notice of the reduced speeds.

- (4) Local authorities are authorized to decrease the prima facie speed limits to not less than 25 miles an hour on each street or highway under their jurisdiction that is adjacent to a publicly owned park or playground. A decrease in the prima facie speed limits is binding when adequate signs are duly posted giving notice of the reduced speeds. As used in this subsection, "local authority" includes the county road commission with the concurrence of the township board of a township for a street or highway within the boundaries of the township.
- (5) The maximum rates of speed allowed under this section are subject to the maximum rate established under section 629b.
- (6) A person who exceeds a lawful speed limit established under this section is responsible for a civil infraction.
- (7) As used in this section, "local authority" means the governing body of a city or village, except as provided in subsection (4).

History: 1949, Act 300, Eff. Sept. 23, 1949;—Am. 1974, Act 28, Imd. Eff. Mar. 2, 1974;—Am. 1976, Act 75, Imd. Eff. Apr. 11, 1976;—Am. 1978, Act 42, Imd. Eff. Mar. 7, 1978;—Am. 1978, Act 510, Eff. Aug. 1, 1979;—Am. 1979, Act 21, Eff. Mar. 27, 1980;—Am. 1980, Act 222, Imd. Eff. July 18, 1980;—Am. 1987, Act 193, Imd. Eff. Dec. 2, 1987;—Am. 1988, Act 368, Imd. Eff. Dec. 21, 1988;—Am. 2006, Act 85, Eff. Nov. 9, 2006.

### MICHIGAN VEHICLE CODE (EXCERPT) Act 300 of 1949

#### 257.629b Reduction of maximum speed limit; violation as civil infraction.

Sec. 629b. (1) The governor may reduce the maximum speed limit on a street, highway, or freeway pursuant to an executive order issued during a state of energy emergency as provided by law.

(2) A person who violates a speed limit established pursuant to this section is responsible for a civil infraction.

**History:** Add. 1974, Act 28, Imd. Eff. Mar. 2, 1974;—Am. 1975, Act 24, Imd. Eff. Apr. 15, 1975;—Am. 1979, Act 66, Eff. Aug. 1, 1979;—Am. 1987, Act 154, Eff. Dec. 1, 1987.

**Compiler's note:** In OAG 6480, issued November 23, 1987, the Attorney General stated: "It is my opinion, therefore, that 1987 PA 154, which fixes maximum speed limit on certain state highways, becomes effective November 29, 1987."

### RAILROADS (EXCERPT) Act 300 of 1909

#### 462.35 Rules regarding maximum speed limits; order; effective date of speed limit.

- Sec. 35. (1) The state transportation department shall promulgate rules establishing the standards by which the director of the department shall determine maximum speed limits for railroad locomotives when used in passenger train operations and for passenger railroad trains. The rules shall provide that the director base his or her determinations on engineering, traffic, and safety inspections; on federal railroad safety standards; and on state on-site inspection criteria provided for in the rules.
- (2) The speed limits established by the director shall designate expressly those portions of the railroad routes in this state to which the speed limits shall apply for passenger train operations. The maximum speed limit for passenger train operations may vary on specified portions of a route on the basis of safety and other factors.
- (3) Before making a determination establishing a maximum speed limit, the director of the state transportation department shall give consideration to local governmental comments. After determining the maximum speed limit, the director of the state transportation department shall issue an order notifying each city, village, and township of the effective date of the speed limit, which date shall not be less than 30 days following the date of the order. The speed limit shall take effect on the specified date unless an appeal, by resolution of the local governing body or by the operating railroad, is filed with the state transportation commission before the proposed effective date of the speed limit as is set forth in the order. If a timely appeal is filed, the order shall not take effect within that city, village, or township unless the order is approved or modified by resolution of the state transportation commission following consideration of the appeal by the commission. If the commission approves or modifies an order by resolution, the effective date of the speed limit shall be established in the resolution of the commission, and the director shall issue a revised order with regard to that city, village, or township.

History: Add. 1984, Act 10, Imd. Eff. Feb. 16, 1984.

## THE INSURANCE CODE OF 1956 (EXCERPT) Act 218 of 1956

### 500.2103 Definitions; E to I.

- Sec. 2103. (1) "Eligible person", for automobile insurance, means a person who is an owner or registrant of an automobile registered or to be registered in this state or who holds a valid Michigan license to operate a motor vehicle, but does not include any of the following:
- (a) A person who is not required to maintain security pursuant to section 3101, unless the person intends to reside in this state for 30 days or more and makes a written statement of that intention on a form approved by the commissioner.
  - (b) A person whose license to operate a vehicle is under suspension or revocation.
- (c) A person who has been convicted within the immediately preceding 5-year period of fraud or intent to defraud involving an insurance claim or an application for insurance; or an individual who has been successfully denied, within the immediately preceding 5-year period, payment by an insurer of a claim in excess of \$1,000.00 under an automobile insurance policy, if there is evidence of fraud or intent to defraud involving an insurance claim or application.
- (d) A person who, during the immediately preceding 3-year period, has been convicted under, or who has been subject to an order of disposition of the family division of circuit court for a violation of, any of the following:
- (i) Section 324 or 325 of the Michigan penal code, 1931 PA 328, MCL 750.324 and 750.325; section 1 of former 1931 PA 214 or section 626c of the Michigan vehicle code, 1949 PA 300, MCL 257.626c; or under any other law of this state the violation of which constitutes a felony resulting from the operation of a motor vehicle
  - (ii) Section 625 of the Michigan vehicle code, 1949 PA 300, MCL 257.625.
- (iii) Section 617, 617a, 618, or 619 of the Michigan vehicle code, 1949 PA 300, MCL 257.617, 257.617a, 257.618, and 257.619.
- (iv) Section 626 of the Michigan vehicle code, 1949 PA 300, MCL 257.626; or for a similar violation under the laws of any other state or a municipality within or without this state.
- (e) A person whose vehicle insured or to be insured under the policy fails to meet the motor vehicle safety requirements of sections 683 to 711 of the Michigan vehicle code, 1949 PA 300, MCL 257.683 to 257.711.
- (f) A person whose policy of automobile insurance has been canceled because of nonpayment of premium or financed premium within the immediately preceding 2-year period, unless the premium due on a policy for which application has been made is paid in full before issuance or renewal of the policy.
- (g) A person who fails to obtain or maintain membership in a club, group, or organization, if membership is a uniform requirement of the insurer as a condition of providing insurance, and if the dues, charges, or other conditions for membership are applied uniformly throughout this state, are not expressed as a percentage of premium, and do not vary with respect to the rating classification of the member except for the purpose of offering a membership fee to family units. Membership fees may vary in accordance with the amount or type of coverage if the purchase of additional coverage, either as to type or amount, is not a condition for reduction of dues or fees.
- (h) A person whose driving record for the 3-year period immediately preceding application for or renewal of a policy, has, pursuant to section 2119a, an accumulation of more than 6 insurance eligibility points.
- (2) "Eligible person", for home insurance, means a person who is the owner-occupant or tenant of a dwelling of any of the following types: a house, a condominium unit, a cooperative unit, a room, or an apartment; or a person who is the owner-occupant of a multiple unit dwelling of not more than 4 residential units. Eligible person does not include any of the following:
- (a) A person who has been convicted, in the immediately preceding 5-year period, of 1 or more of the following:
  - (i) Arson, or conspiracy to commit arson.
- (*ii*) A crime under sections 72 to 77, 112, 211a, 377a, 377b, or 380 of the Michigan penal code, 1931 PA 328, MCL 750.72 to 750.77, 750.112, 750.211a, 750.377a, 750.377b, and 750.380.
- (*iii*) A crime under section 92, 151, 157b, or 218 of the Michigan penal code, 1931 PA 328, MCL 750.92, 750.151, 750.157b, and 750.218, based upon a crime described in subparagraph (*ii*) committed by or on behalf of the person.
- (b) A person who has been successfully denied, within the immediately preceding 5-year period, payment by an insurer of a claim under a home insurance policy based on evidence of arson, conspiracy to commit arson, fraud, or conspiracy to commit fraud, committed by or on behalf of the person.
- (c) A person who insures or seeks to insure a dwelling that is being used for an illegal or demonstrably hazardous purpose.

- (d) A person who refuses to purchase an amount of insurance equal to at least 80% of the replacement cost of the property insured or to be insured under a replacement cost policy.
- (e) A person who refuses to purchase an amount of insurance equal to at least 100% of the market value of the property insured or to be insured under a repair cost policy.
- (f) A person who refuses to purchase an amount of insurance equal to at least 100% of the actual cash value of the property insured or to be insured under a tenant or renter's home insurance policy.
- (g) A person whose policy of home insurance has been canceled because of nonpayment of premium within the immediately preceding 2-year period, unless the premium due on the policy is paid in full before issuance or renewal of the policy.
  - (h) A person who insures or seeks to insure a dwelling, if the insured value is not any of the following:
  - (i) For a repair cost policy, at least \$15,000.00.
- (ii) For a replacement policy, at least \$35,000.00 or another amount which the commissioner may establish biennially on and after January 1, 1983, pursuant to rules promulgated by the commissioner under the administrative procedures act of 1969, 1969 PA 306, MCL 24.201 to 24.328, based upon changes in applicable construction cost indices.
- (i) A person who insures or seeks to insure a dwelling that has physical conditions that clearly present an extreme likelihood of a significant loss under a home insurance policy.
- (j) A person whose real property taxes with respect to the dwelling insured or to be insured have been and are delinquent for 2 or more years at the time of renewal of, or application for, home insurance.
- (k) A person who has failed to procure or maintain membership in a club, group, or organization, if membership is a uniform requirement of the insurer, and if the dues, charges, or other conditions for membership are applied uniformly throughout this state, are not expressed as a percentage of premium, and do not vary with respect to the rating classification of the member except for the purpose of offering a membership fee to family units. Membership fees may vary in accordance with the amount or type of coverage if the purchase of additional coverage, either as to type or amount, is not a condition for reduction of dues or fees.
- (3) "Home insurance" means any of the following, but does not include insurance intended to insure commercial, industrial, professional, or business property, obligations, or liabilities:
  - (a) Fire insurance for an insured's dwelling of a type described in subsection (2).
- (b) If contained in or indorsed to a fire insurance policy providing insurance for the insured's residence, other insurance intended primarily to insure nonbusiness property, obligations, and liabilities.
- (c) Other insurance coverages for an insured's residence as prescribed by rule promulgated by the commissioner pursuant to the administrative procedures act of 1969, 1969 PA 306, MCL 24.201 to 24.328. A rule proposed for promulgation by the commissioner pursuant to this section shall be transmitted in advance to each member of the standing committee in the house and in the senate that has jurisdiction over insurance.
  - (4) "Insurance eligibility points" means all of the following:
- (a) Points calculated, according to the following schedule, for convictions, determinations of responsibility for civil infractions, or findings of responsibility in probate court:
  - (i) For a violation of any lawful speed limit by more than 15 miles per hour, or careless driving, 4 points.
- (ii) For a violation of any lawful speed limit by more than 10 miles per hour, but less than 16 miles per hour, 3 points.
  - (iii) For a violation of any lawful speed limit by 10 miles per hour or less, 2 points.
- (iv) For a violation of any speed limit by 15 miles per hour or less on a roadway that had a lawfully posted maximum speed of 70 miles per hour as of January 1, 1974, 2 points.
  - (v) For all other moving violations pertaining to the operation of motor vehicles, 2 points.
- (b) Points calculated, according to the following schedule, for determinations that the person was substantially at-fault, as defined in section 2104(4):
  - (i) For the first substantially at-fault accident, 3 points.
  - (ii) For the second and each subsequent substantially at-fault accident, 4 points.
- (5) "Insurer" means an insurer authorized to transact in this state the kind or combination of kinds of insurance constituting automobile insurance or home insurance, as defined in this chapter.

History: Add. 1979, Act 145, Eff. Jan. 1, 1980;—Am. 1980, Act 461, Imd. Eff. Jan. 15, 1981;—Am. 1990, Act 305, Imd. Eff. Dec. 14, 1990;—Am. 2001, Act 147, Eff. Feb. 1, 2002;—Am. 2002, Act 492, Eff. Mar. 31, 2003.

Compiler's note: Act 143 of 1993, which amended this section, was submitted to the people by referendum petition (as Proposal C) and rejected by a majority of the votes cast at the November 8, 1994, general election.

Popular name: Act 218

Popular name: Essential Insurance

Popular name: No-Fault Insurance